

Amendments to the Specification:

Please add the following new paragraph after the first paragraph of the section “Cross-reference to related applications” on page 2 of the disclosure:

This application is related to U.S. Patent Application No. 09/896,560, filed on June 28, 2001 and entitled “Methods for pre-authentication of users using one-time passwords,” now U.S. Patent No. 6,983,381.